

June 28, 2019

Chapter 13

CASE NO. 19-18934 ABA

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ

Response to Creditor Objection

2019 JUN 28 P 3:13

JEANNE A. MCGEE

BY: JAD
DEPUTY CLERK

2017 Hyundai Elantra

VIN: KMHFD84LF3HU227426

Purchased December 2017

1. Value of the vehicle has decreased substantially due to 2 motor vehicle accidents. I have 3 independent appraisals averaging \$8000.- I will provide these proofs to the court and the creditor at the hearing.
2. Global Lending Service Discharged the debt on my credit in 2018. I had gap coverage and believe they recovered payment.
3. Any attempts to work out payment with the creditor directly failed. On May 1, 2019 the Creditor Repossessed the vehicle and told me to contact the Police because they did not have it.
4. Once the chapter 13 was filed they admitted to having the vehicle and it was released.

Thank you
Brian Justice Edmonds